

Information to identify the case:			
Debtor 1:	Jacqueline Harper		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	17-22827-JNP		
	Social Security number or ITIN:	xxx-xx-7068	
	EIN:	--_--_--	
	Social Security number or ITIN:	----	
	EIN:	--_--_--	
	Date case filed in chapter:	13	6/23/17
	Date case converted to chapter:	7	3/15/21

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jacqueline Harper	
2. All other names used in the last 8 years		
3. Address	614 Jarvis Road Sicklerville, NJ 08081	
4. Debtor's attorney Name and address	Richard S. Hoffman Jr. Hoffman DiMuzio 412 Swedesboro Road Mullica Hill, NJ 08062	Contact phone 856-694-3939 Email: rshoffman@hoffmandimuzio.com
5. Bankruptcy trustee Name and address	Brian Thomas Brian Thomas, Esq 327 Central Avenue Suite 103 Linwood, NJ 08221	Contact phone (609) 601-6066

For more information, see page 2 >

Debtor **Jacqueline Harper**

Case number **17-22827-JNP**

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 3/15/21
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	April 12, 2021 at 01:00 PM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 6/11/21
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Jacqueline Harper
Debtor

Case No. 17-22827-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Mar 15, 2021

Form ID: 309A

Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2021:

Recip ID	Recipient Name and Address
db	+ Jacqueline Harper, 614 Jarvis Road, Sicklerville, NJ 08081-2123
516897380	+ Anne Bessey, LCSW, 310 Brian Hill Lane, Woodbury, NJ 08096-5860
516897381	Apex Asset Mgmt., 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
516897382	Assoc. Psychiatrists of Southern NJ, Attn: Apex Asset Mgt., LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
516897400	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
516912254	+ DiMeglio Septic, Inc, c/o John D. Wilson, Esquire, 701 Grant Avenue, suite A, Collingswood, NJ 08107-2349
516912563	+ DiMeglio Septic, Inc, c/o John D. Wilson, 701 Grant Ave, Suite A, Collingwood, NJ 08107-2349
516897387	+ DiMeglio Septic, Inc., 491 White Horse Pike, Hammonton, NJ 08037-9627
516897388	+ Dominion Management of Delaware, dba Cashpoint, 3512 Philadelphia Pike, Claymont, DE 19703-3109
516897389	Dish Network, Attn: Stella Recovery, PO BOx 1234, Fort Mill, SC 29716-1234
517115451	+ Dominion Management Services, Cashpoint, PO Box 610, Gordonsville, VA 22942-0610
517081513	+ Dominion Management Services, dba Cashpoint, PO Box 610, Gordonsville, VA 22942-0610
516897392	+ FBCS, Inc., 330 S. Warminster Road, Suite 353, Hatboro, PA 19040-3433
516897393	++ FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429 address filed with court:, Focus Receivables Management, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067
516897395	+ Gloucester County Surgery Center, 163 Bridgeton Pike, Bldg. B, Mullica Hill, NJ 08062-2669
516897396	Hanover Insurance, Attn: Joseph, Mann & Creed, 20600 Chagrin Blvd., Suite 550, Shaker Heights, OH 44122-5340
516897398	+ John D. Wilson, Esquire, 701 Grant Avenue, Suite A, Corner of Richey & Grant, Collingswood, NJ 08107-2349
516897399	+ Loan Shop Online, Attn: LTS Management Services, 2207 Concord Pike #250, Wilmington, DE 19803-2908
516897406	+ Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846
516897407	+ Pennsylvania Turnpike Commission, Violations Processing Center, 300 East Park Drive, Harrisburg, PA 17111-2729
516897408	+ Plain Green, Attn: Halsted Financial Services, LLC, PO Box 5773, Evanston, IL 60204-5773
516897409	+ Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516897410	#+ ProCo, PO Box 2462, Aston, PA 19014-0462
516897411	+ South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
516897412	+ Specialized Loan Servicing, LLC, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386
516897413	+ St. Armands Group, LLC, PO Box 411056, Kansas City, MO 64141-1056
516897414	State of Delaware, Dept. of Transportation, Delaware E-ZPass Violations Center, PO Box 697, Dover, DE 19903-0697
516897415	Swiss Colony, 1127 7th Avenue, Monroe, WI 53566
516923043	+ The Bank of New York Mellon, Trustee (See 410), C/O Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516897416	ThinkCash, Attn: National Credit Adjusters, PO Box 3023, Hutchinson, KS 67504-3023
516897417	UMDNJ SOM Faculty Practice Plan, PO Box 635, Suite 120, Bellmawr, NJ 08099-0635

TOTAL: 31

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: rshoffman@hoffmandimuzio.com	Mar 15 2021 21:10:00	Richard S. Hoffman, Jr., Hoffman DiMuzio, 412

District/off: 0312-1

User: admin

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			Swedesboro Road, Mullica Hill, NJ 08062
tr	+ EDI: QBTHOMAS.COM	Mar 16 2021 00:28:00	Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 15 2021 21:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 15 2021 21:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516932062	+ Email/Text: bankruptcy@pepcoholdings.com	Mar 15 2021 21:11:00	Atlantic City Electric, 5 Collins Drive, Suite 2133, Penns Grove, NJ 08069-3600
516897383	EDI: BANKAMER.COM	Mar 16 2021 00:28:00	Bank of America, PO Box 15019, Wilmington, DE 19850-5019
516897384	+ EDI: CAPITALONE.COM	Mar 16 2021 00:28:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516909343	+ EDI: AISACG.COM	Mar 16 2021 00:28:00	Capital One Auto Finance, c/o AIS Portfolio Services, LP, fka AIS Data Services dba Ascension Capi, 4515 N Santa Fe Avenue, Dept. APS, Oklahoma City, OK 73118-7901
516897385	+ EDI: CAPONEAUTO.COM	Mar 16 2021 00:28:00	Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
516923170	+ EDI: AISACG.COM	Mar 16 2021 00:28:00	Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347, Arlington, TX 76006-1347
516897386	+ EDI: CCS.COM	Mar 16 2021 00:28:00	Credit Collection Services, PO Box 607, Norwood, MA 02062-0607
516897390	+ Email/Text: bankruptcy@speedyservicing.com	Mar 15 2021 21:12:00	EastSide Lenders, 314 E. Main Street, Newark, DE 19711-7128
516897391	Email/Text: bknotice@ercbpo.com	Mar 15 2021 21:12:00	Enhanced Recovery Company, LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
516897394	Email/Text: bankruptcy@frost-arnett.com	Mar 15 2021 21:10:00	Frost Arnett Company, PO Box 198988, Nashville, TN 37219-8988
516956812	EDI: IRS.COM	Mar 16 2021 00:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517075247	EDI: JEFFERSONCAP.COM	Mar 16 2021 00:28:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
516897397	EDI: JEFFERSONCAP.COM	Mar 16 2021 00:28:00	Jefferson Capital, LLC, 16 McLeland Rd, Saint Cloud, MN 56303-2198
516897401	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 15 2021 23:47:47	Merrick Bank Corp., PO Box 9201, Old Bethpage, NY 11804-9001
516897402	+ EDI: MID8.COM	Mar 16 2021 00:28:00	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
516897403	+ EDI: CBS7AVE	Mar 16 2021 00:28:00	Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364
516989218	+ EDI: CBS7AVE	Mar 16 2021 00:28:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516897404	+ Email/Text: bankruptcy@ncaks.com	Mar 15 2021 21:11:00	National Credit Adjusters, PO Box 3023, Hutchinson, KS 67504-3023
517108015	EDI: PRA.COM	Mar 16 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517108739	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 15 2021 23:48:45	PYOD, LLC its successors and assigns as assignee, of Springleaf Financial Services Of, Indiana, Inc., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

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517030868 + EDI: AIS.COM

Mar 16 2021 00:28:00

Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK
73118-7901

516897418 + EDI: BLUESTEM

Mar 16 2021 00:28:00

Webbank/Fingerhut, 6250 Ridgewood Rd, Saint
Cloud, MN 56303-0820

516897419 EDI: WFFC.COM

Mar 16 2021 00:28:00

Wells Fargo Card Services, PO Box 6422, Carol
Stream, IL 60197-6422

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516897405	*+	National Credit Adjusters, PO Box 3023, Hutchinson, KS 67504-3023
516897379	##	Advanced Orthopaedic Centers, PO Box 4337, Lancaster, PA 17604-4337

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2021

Signature: /s/Joseph Speetjens